JUN 07 1996

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF IOWA

PARSARAA ELERY CLERK

IN RE:

TINA MARIE SCHMERBACH

Debtor(s).

CHAPTER 7

BETSY BLUM

BANKRUPTCY NO. 95-21528KD

Plaintiff,

VS.

TINA MARIE SCHMERBACH,

Defendant.

ADVERSARY NO. 95-2161KD

JUDGMENT BY DEFAULT

Default was entered against Defendant Tina Marie Schmerbach on February 8, 1996. Therefore, on motion of the Plaintiff, judgment is entered against that Defendant in favor of the Plaintiff as follows:

IT IS ORDERED THAT:

Judgment is entered against Tina Marie Schmerbach in favor of Betsy Blum in the amount of \$21,813.34 plus interest at 7.22% per annum from September 22, 1993 and Court costs in the amount of \$170.50. It is further ordered that the indebtedness of Tina Marie Schmerbach to Betsy Blum is nondischargeable.

Date

Prepared by:

Bankruptcy Judge

Recorded: Vol.V Page 88

Jeffrey M. Weber, 14662 Attorney for Plaintiff

Notice sent to:

Douglas M. Henry 200 Security Building Dubuque, IA 52001-6832

Tina Marie Schmerbach 2051 Key Largo Drive Dubuque, IA 52002

US Trustee - CR Law Building Suite 400 225 2nd Street SE Cedar Rapids, IA 52401

6-7,94